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Name:

Carol Felenstein

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Carol Felenstein
Clifford Chance Rogers & Wells LLP

Docket No. 3499-91

#4/IDS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Sharon Greener et al.

Filed: November 16, 2000

Group Art Unit:

Serial No: 09/714,315

Examiner:

Not assigned

For: **AUTOMATED ONLINE SALES RISK MANAGEMENT SYSTEM**

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
Washington, D.C. 20231

Sir:

In order to comply with 37 CFR 1.197 and 1.98, attached hereto is a copy of Form PTO-1449 and copies of the documents listed thereon.

Applicants respectfully request the Examiner's consideration of the cited reference and entry into the record of this application and that it be cited of record in the prosecution history of the present application by initialing Form PTO-1449 next to the document. Such initialing is requested even if the Examiner does not consider a cited document to be sufficiently pertinent to use in a rejection, or otherwise does not consider it to be prior art for any reason, or even if the Examiner does not believe that the guidelines for citation have been fully complied with. This is requested so that each document becomes listed on the face of the patent issuing on the present application.

The present Information Disclosure Statement is being submitted in compliance with 37 CFR 1.56, but the citation of such document is not to be construed as an admission that such document is necessarily relevant or prior art. No representation is intended that the cited documents represent the results of a complete search, and it is anticipated that the Examiner, in the normal course of examination, will make an independent search and will determine the best prior art consistent with 37 CFR 1.104(a) and 1.106(b) and, in the course of each search, will review for relevance every document cited on the attached form even if not initialed.

The present Information Disclosure Statement has been submitted prior to the receipt of an Office Action in this application. Accordingly, no fee is due. However, in the event that a first Office Action was mailed on or before the date of submission of this disclosure statement, the Commissioner is hereby authorized to charge any fees to deposit Account No. 50-0521.

Respectfully submitted,

Date: February 14, 2001

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FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT & TRADEMARK OFFICE

LIST OF PRIOR ART CITED BY APPLICANT

DOCKET NO : 3499-91 SERIAL NO :
 APPLICANT : Greener et al. EXAMINER : Not assigned
 FILING DATE : GROUP ART UNIT

U.S. PATENT DOCUMENTS

<u>*EXAMINER'S INITIALS</u>	<u>DOCUMENT NUMBER</u>	<u>CLASS</u>	<u>SUBCLASS</u>	<u>DATE</u>
	5,884,274			3/16/99
	5,897,621			4/27/99

**FOREIGN PATENT DOCUMENTS**

<u>*EXAMINER'S INITIALS</u>	<u>DOCUMENT NUMBER</u>	<u>DATE</u>	<u>COUNTRY</u>	<u>CLASS</u>	<u>SUBCLASS</u>	<u>TRANSLATION</u>
						<u>YES</u> <u>NO</u>

OTHER PRIOR ART
(INCLUDING AUTHOR, TITLE DATE, PERTINENT PAGES, ETC.)

***EXAMINER**

- ✓ Currenex web site, <<http://www.currenex.com>>;
 Homepage, <<http://www.currenex.com/home.html>>
 Foreign Exchange Market, <<http://www.currenex.com/foreign.html>>
 About Currenex, <<http://www.currenex.com/about.html>>
 FAQ, <<http://www.currenex.com/faq.html>>
 FX Trades Services, <<http://www.currenex.com/services.html>>.
- ✓ "CMGI and Netcentives Announce Strategic Infrastructure Alliance for Network-Wide, Online Points-Based Rewards Program", Business Wire, April 10, 2000.
- ✓ "Citigroup and America Online Announce Major Strategic Online Financial Alliance", Business Wire, July 18, 2000.
- ✗ "Citigroup, AOL in Major Strategic Alliance", AFX European Focus, July 18, 2000, Company News.
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- ✓ "Currenex Launches Multi-Bank Web Based FX Trading System", fxweek, May 1, 2000, Vol. 11, No. 18.

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✓ Mullen, Theo, "Service Aids Selling to Europeans", InternetWeek, July 17, 2000, 13.

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✓ Wilkinson, Claire, "Insurance Review: Citigroup in AOL Online Alliance Plan", Lloyd's List, July 21, 2000, 8.

INITIALS

EXAMINER: _____ DATE CONSIDERED: _____

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

